



01-02-02

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01/11/02 GP/2165
Serial No. 09/387,381
Express Mail No. EV 032 104 302 USIN THE UNITED STATES PATENT AND TRADEMARK OFFICE
Technology Center 2100
JAN 10 2002
RECEIVED

Application of : PADALINO, Ronald, et al.
Application No. : 09/387,381
Filed : September 2, 1999
For : **SYSTEM AND METHOD FOR AUTOMATED
DEBITING AND SETTLING OF FINANCIAL
TRANSACTIONS**
Examiner : Wasylchak, S.
Art Unit : 2165

Assistant Commissioner for Patents
Washington, DC 20231

TRANSMITTAL

Sir:

Transmitted herewith are copies of the following document(s) for filing in the
above-identified application:

Request for Extension of Time Pursuant to 37 CFR 1.136(a);
Amendment and Remarks to Office Action; and
Check in the amount of \$920.00.

Shown below are the fees for the presentation of the amended claims:

	Claims Remaining	Highest # Previously Paid For	Extra	Rate	Fee
TOTAL	41	75	0	\$18	\$0
Ind. Cls.	3	7	0	\$84	\$0
Multiple Dependent Claim Added.....					NO
TOTAL					\$0

The Commissioner is hereby authorized to charge any deficiency to Deposit
Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 12/28/01
KILPATRICK STOCKTON LLP
607 14th Street, NW, Suite 900
Washington, DC 20005
(202) 508-5800

By: John M. Harrington
John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)



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EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EV 032 104 302 US

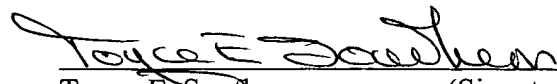
Date of Deposit: December 28, 2001

Type of Document(s): Transmittal (*In Duplicate*);
Request For Extension Of Time Under 37
C.F.R. 1.136(a) (*In Duplicate*);
Amendment and Remarks;
Check in the amount of \$920.00; and
Return Postcard

Serial No.: 09/387,381

Date Filed: September 2, 1999

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.


Toyce E. Southern (Signature)